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an additional table in the chapter Volume of the World's Money. The change in the money supply of the United States is given, also an analysis of the banking institutions in the United States at certain periods. The chapter Clearing-House System is considerably enlarged (pp. 183-84). A table of index numbers and prices is given in the chapter International Exchanges. Party platform declarations are added under the heading International Monetary Conferences.

D. R. D.

STATISTICS OF POVERTY.

In the *Charities Record*, published in Baltimore, February 18, 1897, is a compilation of the statistics of need as given by six different charity organization societies in Denver, Pueblo, Lincoln, Cincinnati, Detroit, and Providence.

These figures cover 10,009 families. In the table given below the percentages of the chief causes of need, as averaged by these six cities, are compared with the percentages in New York (1884 families) and Baltimore (966 families). Two causes given in the West, "failure of crops" and "gambling," are thrown out, as also "mortgage loans," given as a cause of need by the Cincinnati Society.

CHIEF CAUSE OF NEED.	Percentage in New York.	Percentage in Baltimore.	Percentage in Six Other Cities.
No male support.....	3.66	4.00	8.45
Large family.....	.32	.80	.95
Poorly paid employment.....	1.27	3.70	4.09
Lack of Employment..	37.20	27.90	31.86
Insufficient employment.....	10.57	15.10	3.65
Unhealthy or dangerous employment.....	.06	.10
Ignorance of English.....	.37	.30	.05
Insanity of bread winner.....	.69	.20	.48
Imprisonment of bread winner.....	1.00	.80	.62
Physical defects.....	1.38	3.20	1.89
Accident.....	1.75	4.80	1.59
Sickness.....	18.42	17.90	16.67
Nature and location of abode.....	.16	1.00	.09
Neglect of relatives.....	.64	1.40	1.34
Abandonment of children by parents.....	.11	1.00	.08
Intemperance.....	13.43	6.20	6.14
Shiftlessness or inefficiency.....	4.94	6.60	13.65
Dishonesty.....	.58	.70	.39
Roving disposition.....	.80	1.00	2.90
Old age.....	2.23	2.90	2.98
Cause unknown.....	.42	.40	2.13

It is interesting to note the differences and the resemblances in these three columns of figures. "No male support" is a more important factor in the West, and, very naturally, "roving disposition" shows and increase there. "Shiftlessness and inefficiency" shows an increase in the last column which must be due, in part at least, to difference in point of view. "Intemperance" is a much larger cause in New York, though even there it shows no such control of the situation as some temperance workers claim for it. The "eighty to ninety per cent" of the prohibition orator is sadly shrunk in these returns, and will always be in any impartial investigation. Taking "lack of employment" and "insufficient employment" together it will be found that there is a variation of fourteen per cent in the three columns; but the next most important cause of need, "sickness," shows a variation of less than two per cent.

In the *Transactions of the Manchester Statistical Society, 1895-96*, Mr. George Rooke reviews and comments on the *Report of the Royal Commission on the Aged Poor*. Mr. Rooke considers carefully the cost, extent, and causes of old-age pauperism. The table given, showing total expenditure for paupers for the years 1861, 1871, 1881, and 1891, shows that although in comparing the years 1861 and 1891 the cost of in-maintenance shows an increase of £917,000, that of outdoor relief shows a decrease of £612,000; so that the combined cost has remained nearly stationary. With regard to the amount of aged pauperism, Sir Hugh Owen states that in 1892 there were in England and Wales 1,372,000 persons over sixty-five years of age. Of these there were:—

	In-door Paupers.	Out-door.
Male,	68,000	95,000
Female,	46,000	192,000
Total, . . .	114,000	287,000

Mr. Rooke attributes much of the aged pauperism to the Poor Law. He gives the following incident:—

"A gentleman in a West Midland county started a savings bank in his village, and, of course, reasoned with his villagers on the duty and advantage of providing for old age, when one of his smock-frocked neighbors pointed out that 'if he and his "missus" saved all they could be expected to do, the result in old age would be £4 6d. per week, which others got on applying to their parish without saving a penny; and he wanted to know how much better he would be off than the others.'"